In September 1990, RBI set up a Committee on customer services in banks under the Chairmanship of Shri Goiporia to go into various aspects of customer services in banks and to make suitable recommendations for its perceptible improvement. The Committee made 97 recommendations out of which 86 recommendations have been accepted by banks for implementation.

A scheme of Banking Ombudsman, 1995 has been introduced for quick redressal of customer grievances. Banking Ombudsmen have been appointed at 14 centres covering the entire length and breadth of the country. This scheme has by and large prompted banks to streamline their internal complaints redressal mechanism/procedures. Banks have been taking the following steps on a continuing basis:

1. Increased computerisation of branches;
2. Introduction of High-tech information technology;
3. Setting up of specialised branches like SSI Branches, Industrial Finance Branch, Overseas Branches etc. for providing specialised services;
4. Providing man power training facilities for human resources development;
5. Appointment of Nodal Officers by nationalised banks to handle customer complaints. A list of Nodal Officers has been published in the Newspapers for the information of customers.

GIC's Houses Allotted to the Bachelor Officers

2803. DR. RAMESH CHAND TOMAR: Will the Minister of FINANCE be pleased to state:

(a) whether the Committee appointed by New India Assurance Company Ltd. have recommended allotment of company's house to bachelor officers not covered under rule and whether the Company has made allotment of houses to bachelor officers contrary to the guidelines dated May 22, 1992 in this regards;

(b) if so, the reason therefor and the details thereof;

(c) whether GIC propose to hold any inquiry into the inordinate delay and irregularities in the allotment of company's houses to the officers by NIAC in the National Capital Region;

(d) whether allotment of houses made contrary to rules will be cancelled; and

(e) if not, the steps taken/proposed to be taken to rectify the irregularities?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SATPAL MAHARAJ): (a) to (e) The information is being collected and will be laid on the Table of the House.

Wagon Industry

2804. SHRI HARADHAN ROY: Will the Minister of INDUSTRY be pleased to state:

(a) whether the wagon orders by the Railways have declined during 1997-98;

(b) if so, the details thereof alongwith the actual decline against anticipated orders, PSUs-wise;

(c) the likely impact on the wagon manufacturing units of public sectors; and

(d) the steps taken by the Government to remedy the situation?

THE MINISTER OF INDUSTRY (SHRI MURASOLI MARAN): (a) The wagon orders by the Railways during 1997-98 (upto 5-7-97) as compared to the orders for 1996-97 is attached as statement.

(b) The actual wagon orders against anticipated orders PSU wise is at table 2 of annexure.

(c) and (d) Wagon orders below expected level will result in under-utilisation of installed capacities, which will increase cash losses of the PSUs. Ministry of Railways have been requested of sufficiently load the PSUs.

	1996-97		1997-98	
	Public Sector	Private Sector	Public Sector	Private Sector
Orders carried forward from previous year	9,742.5	7,467.5	5,230	6,875
Orders released during the year	3,685	11,532.5	3,935	6,010
Total:	13,427.5	19,000	9,165	12,885
Grand Total:		*32,427.5*		*22,050*